2019 Open Enrollment FAQ’s

Q: What’s changing for 2019?
A: For 2019 we will move from a three tier to a four tier structure for CIGNA Medical ONLY:
  - 3-Tier: Employee Only, Employee+ One, Family
  - 4-Tier: Employee Only, Employee +One, Employee + Spouse, Family
  - A new salary tier will be introduced for 2019 for those employees earning $150k or more which will increase the differentiation in contribution rates for highly paid employees.

Q: Why is the college making structural changes to the medical plan by moving from a three tier to a four tier structure?
A: The new tier will enable single-parent households to subscribe to a benefit plan with lower premiums than the family plan.

Q: My existing coverage works well for me. Can’t I just ignore open enrollment?
A: All of your current benefits will continue except for flexible spending accounts (FSAs), both health care and dependent care. Even if you’re happy with your existing plan(s), you’ll want to at least consider reviewing the information.

Q: Will my premiums go up for 2019?
A: Premium rate changes are based on healthcare costs and claims history. A review of our medical plan indicates that our claims have been increasing each year. This will result in a premium increase for 2019 which will be shared equally by the College and plan participants.

Q: How do I know which of the medical plan options is best for me?
A: Everyone has different medical needs, and only you can decide what’s best for you and your family. To start, think about what your usual medical services are and how much they will cost you based on each of the medical plans.

Q: Do I have to submit supporting documentation if I enroll my dependents in the medical, dental, and vision plans?
A: Yes. Be prepared to provide a copy of a birth certificate for children younger than 26 and a copy of a marriage certificate for your spouse. For a complete list of supporting documentation required when adding a dependent, please refer to the Dependent Documentation Requirements listing on the Open Enrollment website.

Q: What happens if I miss the Open Enrollment deadline?
A: Open enrollment is important because it may be the only time during the year you can make changes to your benefits. Once December 7, 2018 has passed, your choices are binding until the next open enrollment period. The only exceptions allowed are if you have a qualifying event
take place, such as marriage, divorce, birth/adoption of a child, change of dependent eligibility, change in employment status or loss of other coverage.

Q: My child is no longer a full time student. How long can my child be covered under my Medical Plan?

A: Under the Affordable Care Act (ACA) children are eligible to be covered as dependent up until age 26. Under Barnard plan for Faculty and Staff, eligible dependent children can be covered to the end of the year in which they turn age 26. Young Adult Coverage through Cigna would cover dependent children up to age 30. However the employee would be responsible for the full cost of insurance premium on a monthly basis.

Q: Will I receive new ID cards?

A: Yes, due to structural changes to the medical plan, all those enrolled in health insurance should receive new cards by January 1st.